

vide enrollment information, communicating with the MFTS to receive the payment by the mobile device user as user/payee.

149. The device of claim **148**, wherein the mobile device is further operative for:

receiving a payment received message from the MFTS at the user/payee's mobile device, the payment received message containing information corresponding to the payment to be made to the user/payee;

displaying information corresponding to the payment received message at the user/payee's mobile device, the displayed information including information regarding the downloadable mobile device application;

subsequent to download and installation of the mobile device application on the user/payee's mobile device and provide enrollment information, receiving a second payment received message from the MFTS at the user/payee's mobile device;

displaying information corresponding to the second payment received message at the user/payee's mobile device, the displayed information comprising information about the payment and information about a payment method for receiving the payment;

receiving user input relating to a payment method for receiving the payment;

generating a mobile payment instruction comprising information corresponding to the payment method; and

wirelessly communicating the mobile payment instruction from the user/payee's mobile device to the MFTS, whereby, the MFTS is operative, in response to receipt of the MFTS payment instruction, provides a payment instruction to a payment instruction recipient that effects the payment to the user/payee in accordance with the payment method.

150. The device of claim **149**, wherein the payment instruction recipient is a financial service provider at which the payer maintains one or more accounts.

151. The device of claim **149**, wherein the payment instruction recipient is a financial service provider associated with the MFTS that has possession of the funds for the payment.

152. The device of claim **149**, wherein identifying information utilized to make the payment to the user/payee is provided to the MFTS.

153. The device of claim **152**, wherein the identifying information is provided by a payer to the MFTS utilizing the mobile device application on a mobile device of the payer.

154. The device of claim **152**, wherein the identifying information is provided by a payer to the MFTS utilizing a web application.

155. The device of claim **152**, wherein additional identifying information is provided by the user/payee utilizing the mobile device application on the mobile device of the user/payee.

156. The device of claim **152**, wherein the identifying information comprises information about the user/payee selected from the group: a name and mailing address, a stored value (SV) card account, an ACH account.

157. The device of claim **152**, wherein the identifying information comprises information corresponding to a selected payment method, and wherein the information is displayed to the user/payee as default payment information.

158. The device of claim **157**, wherein the user/payee is prompted to confirm the default payment information.

159. The device of claim **158**, wherein the identifying information comprises a mailing address, and wherein the user/payee is prompted to confirm the mailing address as a default mailing address.

160. The device of claim **158**, wherein the identifying information comprises a stored value (SV) card account, and wherein the user/payee is prompted to confirm the SV card account as a default method for receiving a payment.

161. The device of claim **158**, wherein the identifying information comprises information identifying an ACH account of the user/payee for receiving the payment, and wherein the user/payee is prompted to confirm the account as a default method for receiving a payment.

162. The device of claim **149**, wherein the payment to make information identifies at least an amount, a payment source, and information identifying a mobile device of the user/payee.

163. The device of claim **149**, wherein the information relating to a payment method in the second payment received message comprises information about one or more selectable methods for receiving the payment.

164. The device of claim **162**, wherein user input relating to a payment method comprises selection of a payment method for receiving the payment, and wherein the payment instruction includes information regarding the selected payment method.

165. The device of claim **149**, further comprising the step of receiving a payment confirmation message from the payment instruction recipient to the MFTS in response to completion of a predetermined stage in making the payment to the user/payee.

166. The device of claim **165**, further comprising the step of receiving a payment confirmation message at the payee/user's mobile device in response to receipt of the payment confirmation message from the payment instruction recipient.

167. The device of claim **148**, wherein the message comprises a text message transmitted to the user's mobile device.

168. The device of claim **148**, wherein the enrollment information provided by the user/payee includes information identifying an account of the user/payee for receiving the payment.

169. The device of claim **168**, wherein the account of the user/payee comprises an ACH account.

170. The device of claim **168**, wherein the account of the user/payee comprises a stored value (SV) card account.

171. The device of claim **148**, wherein the information regarding the downloadable mobile device application displayed to the user/payee comprises a message instructing the user/payee to download and install the mobile device application.

172. The device of claim **148**, wherein the downloadable mobile device application comprises a Mobile Wallet application.

173. The device of claim **172**, wherein the Mobile Wallet application provides the user/payee with functionality to make payments utilizing the MFTS as well as receive payments.

174. The device of claim **173**, wherein use of the Mobile Wallet application by the user/payee, subsequently as a payer, to make a payment to another person as user/payee, facilitates viral spreading of the Mobile Wallet application to other persons with mobile devices.